A COMPARATIVE AND SOLUTION BASED STUDY OF THE OCCUPATIONAL STRESS AMONG GOVERNMENT, SEMI-GOVERNMENT AND PRIVATE BANKING PROFFESIONALS

Synopsis

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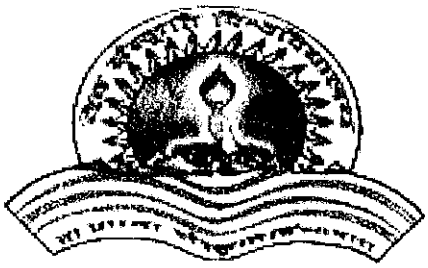

Supervisor
Dr. Pranav Pandya
Chancellor
Dev Sanskriti Vishwavidyalya
Haridwar, U.K.

Submitted By:
Deepmala Antiwal

DEV SANSKRITI VISHWAVIDYALYA
GAYATRIKUNJ, SHANTIKUNJ, HARIDWAR
UTTARAKAND

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DEV SANSKRITI VISHWAVIDYALYA GAYATRIKUNJ, SHANTIKUNJ

HARIDWAR UTTARAKAND

Name of candidate	**: Deepmala Antiwal**
Department	: **Clinical Psychology**
Title of thesis	: **"A Comparative and Solution Based Study of the Occupational Stress among Government, Semi- Government and Private Banking Professionals."**
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Name of Supervisor	: **Dr. Pranav Pandya**
Designation	: Chancellor
Place	: Dev Sanskriti Vishwavidyalya, Gayatrikunj-Shantikunj. Haridwar, U.K. India.

INTRODUCTION

Hans Selye (1936) first introduced the concept of stress in to the life science. He defined stress as "The force, pressure, or strain exerted upon a material object or person which resist these forces and attempt to maintain its original state." Stress is ubiquitous in our society. It has become an integral part of everyday living. The complex area of stress, especially in to the area of occupational stress, is very difficult. Stress is an unavoidable consequence of modern living. With the growth of industries, pressure in the urban areas, quantitative growth in population and various problems in day to day life are some of the reasons for increase in stress. Stress is a condition of strain that has a direct bearing on emotions, thought process and physical conditions of a person. Steers (1981) indicate that, "Occupational stress has become an important topic for study of organizational behavior for several reasons." 1. Stress has harmful psychological and physiological effects on employees, 2. Stress is a major cause of employee turn over and absenteeism, 3. Stress experienced by one employee can affect the safety of other employees, 4. By controlling dysfunctional stress, individual and organization can be managed more effectively.

During the past decade, the banking sector had under gone rapid and striking changes like policy changes due to globalization and liberalization, increased competition due to the entrance of more private (corporate) sector banks, semi government banks, downsizing, introduction of new technologies, etc. Due to these changes, the employees in the banking sector are experiencing a high level of stress. The advent of technological revolution in all walks of life coupled with globalization, privatization policies has drastically changed conventional patterns in all sectors. The banking sector is of no exemption. The 1990s saw radical policy changes with regarding to fiscal deficit and structural changes in India so as to prepare her to cope with the new economic world order. Globalization and privatization led policies compelled the banking sector to reform and adjust to have a competitive edge to cope with multinationals led environment. The advent of technological changes, especially extensive use of computers, networking and information technologies in the sector has changed the work patterns of the bank employees and has made it inevitable to downsize the work force in the sector. The implications of the above said transformations have affected the social, economical and psychological domains of the bank employees and their relations. Evidence from existing literature states that more than 60% of the bank employees have one or other

problem directly or indirectly related to these drastic changes (Dileep Kumar, 2006). Along with other sectors the banking sector also leaning towards the policy of appointing contract labors while various compulsive as well as rewarding options such as VRS, etc. All the factors discussed above are prospective attributes to cause occupational stress and related disorders among the employees. Although a lot of studies have been conducted on the psychosocial side of the new policy regime in many sectors, there are only few studies, as far as the banking sector is concerned, while the same sector has been drastically influenced by the new policies.

Hence, keeping in mind the present scenario of physical, mental and general well-being of mankind, there is a need to learn a comparison of level of occupational stress in bank employees related to three different types of workplace such as government, semi- government and private bank. It will throw light in to the pathogenesis of various problems related to occupational stress among bank employees. The study will be helpful to drawn up further policy on the related fields and act as a secondary data for further research. And there is a need to develop a psycho-yogic module in a curative as well as preventative manner to maintain the dignity of life. It is more important to form a psycho-yogic module as a behavioral intervention, which is simple, feasible and adaptable to cope up from occupational stress.

REVIEW OF LITERATURE

According to **French and Caplan (1975),** "Pressure of both qualitative and quantitative overload can result in the need to work excessive hours, which is an additional source of stress." Having to work under time pressure in order to meet deadlines is an independent source of stress. Studies shown that stress levels increase as difficult deadlines draw near.

According to **Beehr and Newman (1978)** definition of occupational stress is "A condition arising from the interaction of people and their jobs and characterized by changes within people that force them to deviate from their normal functioning."

Accordingly **Kahn (1978)** Occupational stress is an increasingly important occupational health problem and a significant cause of economic loss. Occupational stress may produce both overt psychological and physiologic disabilities. However it may also cause subtle manifestation of morbidity that can affect personal well-being and productivity.

Ivancevich and Matteson (1980) indicated "Lack of group cohesiveness may explain various physiological and behavioural outcomes in an employ desiring such sticks together." Workplace interpersonal conflicts and negative interpersonal relations are prevalent sources of stress.

According to **Pt. Shriram sharma Acharya (1981)** Pragya Yog Vyayam is series of exercise can be performed by people of all ages and both sexes happily. This is a balanced exercise for all the body parts. As a result the stiffness and weakness of that particular organ is eliminated and it becomes flexible and there is circulation of *shakti* (energy). It is a beautiful combination of Asan, Upasan, mudra, rhythmic exhalation and inhalation and movement of body parts. The combination of asana and pranayama in this series is beneficial for brain, gross physical body and subtle body. In this series along with every mudra, vyahritis and letters of Gayatri mantra are pronounced. Thereby along with the exercise of body a practice of concentration and emotional purity becomes possible.

Accordingly **Vansell, Brief, and Schuler (1981),** stress is often developed when an individual is assigned a major responsibility without proper authority and delegation of power. Interpersonal factors such as group cohesiveness, functional dependence, communication frequency, relative authority and organizational distance between the role sender and the focal persons are important topics in organizational behavior.

According to **Swami Satyanand Saraswati (1997),** Pranayama works as the basis for spiritual awakening in yoga. Although this is the supreme aim, Pranayama brings about tremendous benefits along the way such as increased energy, increased perception and development of various brain faculties. Pranayama helps create a greater quantum of prana and also purifies the channels that will carry this increased prana to these 'silent' areas of the brain. It is very important that the channels be purified first to cope up with the increased energy created by Pranayama. Pranayama an excellent method to perform that does away with the lung's diseases. Through the Pranayama, the blood gets an increased amount of life giving oxygen that thoroughly cleans and purifies it, calms the mind, soothes anxiety and stress, balances left and right hemispheres, promotes clear thinking. It also purifies the Arteries and veins, through which the blood flows in the body.

According to **Swami Satyanand Saraswati (2004),** Yog Nidra is a state of conscious deep sleep. During the practice of Yog Nidra, one appears to be sleep, but the consciousness is functioning at the deeper level of awareness. It is sleep with a trace of deep awareness. It is state of mind in between wakefulness and dream. Yog Nidra enables the person to be conscious in this state and nurture the seed of great will power, inspire the higher self, and enjoy the vitality of life. In a research **(Udupa, 1948)** of Banaras University suggests that stress-related disorders evolve gradually through four recognizable stages. Yog Nidra increases 65% in dopamine binding in ventral striatum, and increases in EEG theta activity and with marked psychological effects – relaxation - reduced readiness for action. Yog nidra gives profound experience of muscular, mental and emotional relaxation.

Michailidis, M. & Georgiou, Y. (2005) the present study examines occupational stress of employees in the banking sector. A sample of 60 bank employees at different organizational levels and educational backgrounds was used. The study shows the degree to which some employees tend to bring work-related

problems home (and take family problems to work) depends on their educational background, the strength of the employees' family support, and the amount of time available for them to relax. Finally, the drinking habits (alcohol) of the employees were found to play a significant role in determining the levels of occupational stress.

According to **Dileep Kumar M. (2006)** there is significant difference in the level of occupational stress between Nationalized and Non-Nationalized bank employees. Occupational stress is found higher among Non-Nationalized employees compared to nationalized employees. Among different occupational stress variables Role over load, Role authority Role conflict and Lack of Senior level Support contribute more to the occupational stress among Non-Nationalized employees compared to nationalized employees.

SATEMENT OF PROBLEM

"A Comparative and Solution Based Study of the Occupational Stress among Government, Semi-Government and Private Banking Professionals."

AIMS & OBJECTIVES

1. To measure the level of Occupational stress in employees of government bank.
2. To measure the level of Occupational stress in employees of semi- government bank.
3. To measure the level of Occupational stress in employees of private bank.
4. Effect of psycho-yogic module on the group having high Occupational stress.
5. Comparison of the results by Statistical methods.

VARIABLES

Variables of the synopsis are as follows:

Dependent variables:-

Occupational Stress- It is stress at work. Stress is defined in terms of its physical and physiological effects on a person (or thing). Stress is mental, physical or emotional strain or tension or it is a situation or factor that can cause this. Occupational stress occurs when there is a discrepancy between the demands of the environment/workplace and an individual's ability to carry out and complete these demands **(Ishikawa, 2009)**. Often a stressor can lead the body to have a physiological reaction which can strain a person physically as well as mentally. One of the main causes of occupational stress is work overload. Occupational stress is often caused by an increased workload without the addition of employees to take on that additional work. Instead the increased amount of work is given to the current employees to finish in the same time span that they would be asked to finish their regular or standard workload.

Independent variables: - Psycho-Yogic module-

- **Counseling**
- **Pragya-yog vyayam (a set of asanas)**
- **Bhramari**
- **Yog Nidra**

Counseling:- It is a psychological specialty that encompasses research and applied work in several broad domains: counseling process and outcome; supervision and training; career development and counseling; and prevention and health. Some unifying themes in counseling include a focus on assets and strengths, person–environment interactions, educational and career development, brief interactions, and a focus on intact personalities.

Yoga:- Yoga is a practical discipline incorporating a wide variety of practices whose goal is the development of a state of mental and physical health, well-being, inner harmony and ultimately "a union of the human individual with the universal and transcendent Existence" **(Aurobindo S.,1999)**. These practices are believed to have originated in early civilization on the Indian subcontinent and have been

practiced historically in India and throughout East Asia. Yoga techniques include the practice of meditation, regulation of respiration with a variety of breathing exercises, and the practice of a number of physical exercises and postures, in which the focus is more on isometric exercise and stretching than on aerobic fitness. It is a very effective stress reduction and relaxation tool. Performance of various postures requires the tensing and stretching and then relaxing of muscle groups and joints, which effectively produces relaxation in much the same way that a massage or Yogasana. Yoga practice also draws attention towards breathing, which produces a meditative and soothing state of mind. Yoga methods for stress reduction and self-soothing are generally cheaper than other professional interventions, pretty much safe, free of side effects, and empowering in comparison to medication alternatives **(Khalsa, 2004).**

Pragya Yog Practice:-This series of exercise can be performed by people of all ages and both sexes happily. This is a balanced exercise for all the body parts. As a result the stiffness and weakness of that particular organ is eliminated and it becomes flexible and there is circulation of *shakti* (energy). This sequence developed under the direction of **(Shriram Sharma Acharya, 1981)** is a beautiful combination of Asan, Upasan, mudra, rhythmic exhalation and inhalation, lom - vilom kriyas and movement of body parts. The combination of asan and pranayama in this series is beneficial for brain, gross physical body and subtle body.In this series along with every mudra, vyahritis and letters of Gayatri mantra are pronounced. Thereby along with the exercise of body a practice of concentration and emotional purity becomes possible.

Pranayama works as the basis for spiritual awakening in yoga. Although this is the supreme aim, Pranayama brings about tremendous benefits along the way such as increased energy, increased perception and development of various brain faculties. Pranayama helps create a greater quantum of prana and also purifies the channels that will carry this increased prana to these 'silent' areas of the brain. It is very important that the channels be purified first to cope up with the increased energy created by Pranayama. Bhramari an excellent method to perform Pranayama that does away with the lung's diseases. Through this Pranayama, the blood gets an increased amount of life giving oxygen that thoroughly cleans and purifies it, calms the mind, soothes anxiety and stress, balances left and right hemispheres, promotes clear thinking. It also purifies the Arteries and veins, through which the blood flows in the body **(Satyanand Saraswati, 1997)**.

Yoga Nidra - It is a state of conscious deep sleep. During the practice of Yoga Nidra, one appears to be sleep, but the consciousness is functioning at the deeper level of awareness. It is sleep with a trace of deep awareness **(Swami Satyanand, 2004).** Ancient Indian saints as well as contemporary yogis have established a wonderful relaxation technique called Yoga nidra. There are several techniques to relax the body and mind, Yoga nidra is probably the best known technique to induce complete physical, mental and emotional relaxation. It is a method of peeling off the subliminal sheath of conscious (external) mind that covers the inner core of the unconscious (inner) mind **(Khamakhya, 2006).**

HYPOTHESIS

- **Ho-** There is no significant difference among the government, semi- government and private banking professionals regarding their occupational stress.
- **Ho-** There is no significant difference in the occupational stress level of the Bank employees after one month practice of behavioral intervention program.

MATERIAL AND METHODS

Research Design:-

1-Sample size: - 50-50 subjects will be taken from each three types of bank such as government, semi-government and private bank.

2- Sampling Plan:- Accidental sampling will be used to take the participants of both sexes of age group 20-60 working in bank from Meerut –Delhi region.

3- Data collection Procedure:- First of all, data will be taken by personal meeting for the level of occupational stress through questionnaire method. After taking the data from three kinds of banking professionals, it will be compared statistically. Then the group having high occupational stress will be treated for solution to cope up from the problem.

4-Description of tool:-Data will be collected by using Occupational Stress Scale by **A.K. Srivastava and A.P. Singh (1981)**, Varanasi, U.P.

5-Statistical analysis:- Appropriate statistical method will be used.

Intervention Program: - Psycho-Yogic module as a behavioral intervention will be the independent variable (I.V.) of the study and will be applied to the group having high occupational stress for the period of one month.

Psycho-Yogic modules are:-

- **Counseling**
- **Pragya-yog vyayam (a set of asanas)**
- **Bhramari Pranayama**
- **Yog Nidra**

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